DETAILED HMDA DATA

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Lending Summary by Jurisdiction

Table B-1: Disposition of Home Loans

To attend to a	Total Ap	plicants	Percent A	pproved	Percent	Denied	Percent	Other ¹
Jurisdiction	2012	2017	2012	2017	2012	2017	2012	2017
Carlsbad								
Government Backed Purchase	741	349	75.7%	79.9%	11.5%	6.6%	12.8%	13.5%
Conventional Purchase	2,862	3,488	79.1%	74.3%	9.5%	8.7%	11.4%	17.0%
Refinance	12,858	4,573	73.4%	62.1%	12.9%	15.9%	13.7%	22.0%
Home Improvement	268	584	71.6%	62.8%	17.9%	18.0%	10.4%	19.2%
Total	16,729	8,994	74.5%	67.6%	12.3%	12.9%	13.2%	19.6%
Chula Vista								
Government Backed Purchase	2,803	2,320	77.9%	78.1%	12.3%	7.1%	9.8%	14.9%
Conventional Purchase	1,983	2,590	72.7%	70.2%	13.6%	10.2%	13.7%	19.6%
Refinance	13,305	8,693	68.3%	55.3%	16.2%	18.9%	15.4%	25.8%
Home Improvement	381	1,121	49.9%	56.7%	39.9%	26.8%	10.2%	16.5%
Total	18,472	14,724	69.9%	61.6%	15.9%	16.1%	14.3%	22.3%
Coronado								
Government Backed Purchase	30	41	66.7%	73.2%	20.0%	2.4%	13.3%	24.4%
Conventional Purchase	217	240	76.0%	68.8%	13.4%	10.4%	10.6%	20.8%
Refinance	1,217	422	71.2%	61.1%	15.5%	20.6%	13.3%	18.2%
Home Improvement	43	43	76.7%	53.5%	9.3%	30.2%	14.0%	16.3%
Total	1,507	746	71.9%	63.8%	15.1%	16.9%	12.9%	19.3%

Table B-1: Disposition of Home Loans

Tanada di ati a sa	Total Applicants		Percent A	Approved	Percent	Percent Denied Percent Othe		Other ¹
Jurisdiction	2012	2017	2012	2017	2012	2017	2012	2017
Del Mar								
Government Backed Purchase	6	5	83.3%	80.0%	0.0%	20.0%	16.7%	0.0%
Conventional Purchase	192	197	72.4%	70.1%	11.5%	10.2%	16.1%	19.8%
Refinance	1,097	327	71.8%	57.5%	14.8%	18.0%	13.4%	24.5%
Home Improvement	23	46	56.5%	60.9%	13.0%	21.7%	30.4%	17.4%
Total	1,318	575	71.7%	62.3%	14.2%	15.7%	14.1%	22.1%
El Cajon								
Government Backed Purchase	664	724	75.3%	76.1%	9.5%	8.8%	15.2%	15.1%
Conventional Purchase	744	1,448	72.3%	70.4%	14.4%	13.3%	13.3%	16.3%
Refinance	5,224	3,119	70.7%	59.4%	15.3%	17.4%	14.1%	23.1%
Home Improvement	207	389	63.3%	59.6%	30.4%	23.9%	6.3%	16.5%
Total	6,839	5,680	71.1%	64.4%	15.1%	15.7%	13.8%	19.9%
Encinitas								
Government Backed Purchase	184	77	73.4%	70.1%	12.5%	3.9%	14.1%	26.0%
Conventional Purchase	1,380	1,529	75.7%	70.7%	9.6%	10.0%	14.7%	19.3%
Refinance	7,671	2,633	72.5%	61.5%	12.8%	17.3%	14.7%	21.3%
Home Improvement	165	317	71.5%	61.5%	15.8%	17.4%	12.7%	21.1%
Total	9,400	4,556	73.0%	64.7%	12.4%	14.6%	14.7%	20.7%
Escondido								
Government Backed Purchase	1,062	1,131	75.0%	75.2%	12.2%	9.7%	12.7%	15.1%
Conventional Purchase	1,314	2,335	76.4%	71.2%	12.0%	9.8%	11.6%	19.0%
Refinance	8,049	4,415	69.5%	55.1%	16.0%	18.3%	14.4%	26.6%
Home Improvement	205	545	46.8%	55.0%	38.0%	27.0%	15.1%	18.0%
Total	10,630	8,426	70.5%	62.2%	15.6%	15.3%	13.9%	22.4%

Table B-1: Disposition of Home Loans

Transia di ati a ra	Total Ap	plicants	Percent A	Approved	Percent	nt Denied Percent Other ¹		Other ¹
Jurisdiction	2012	2017	2012	2017	2012	2017	2012	2017
Imperial Beach								
Government Backed Purchase	118	277	70.3%	72.6%	15.3%	7.2%	14.4%	20.2%
Conventional Purchase	191	365	68.6%	64.4%	15.2%	13.2%	16.2%	22.5%
Refinance	1,102	611	62.9%	55.2%	21.4%	20.3%	15.7%	24.5%
Home Improvement	46	82	65.2%	57.3%	28.3%	26.8%	6.5%	15.9%
Total	1,457	1,335	64.3%	61.4%	20.3%	16.0%	15.4%	22.5%
La Mesa								
Government Backed Purchase	411	371	74.5%	77.9%	14.4%	7.8%	11.2%	14.3%
Conventional Purchase	672	910	77.7%	77.9%	8.2%	6.7%	14.1%	15.4%
Refinance	4,003	1,902	73.2%	62.3%	14.3%	15.5%	12.5%	22.3%
Home Improvement	111	263	73.9%	63.9%	18.0%	18.3%	8.1%	17.9%
Total	5,197	3,446	73.9%	68.2%	13.6%	12.5%	12.5%	19.3%
Lemon Grove								
Government Backed Purchase	437	409	73.9%	74.6%	14.4%	8.3%	11.7%	17.1%
Conventional Purchase	322	507	71.1%	73.6%	14.9%	5.9%	14.0%	20.5%
Refinance	2,161	1,742	68.7%	56.9%	17.3%	16.5%	14.0%	26.5%
Home Improvement	81	214	43.2%	59.3%	43.2%	25.2%	13.6%	15.4%
Total	3,001	2,872	69.0%	62.6%	17.3%	14.1%	13.7%	23.3%
National City								
Government Backed Purchase	352	314	69.0%	74.8%	16.8%	11.5%	14.2%	13.7%
Conventional Purchase	209	360	72.7%	67.5%	12.9%	11.9%	14.4%	20.6%
Refinance	1,641	1,406	64.1%	52.4%	20.2%	20.2%	15.7%	27.4%
Home Improvement	69	194	52.2%	50.5%	36.2%	27.8%	11.6%	21.6%
Total	2,271	2,274	65.3%	57.7%	19.5%	18.3%	15.2%	23.9%

Table B-1: Disposition of Home Loans

To all all all and	Total Ap	plicants	Percent A	Approved	Percent	Denied	Percent	Other ¹
Jurisdiction	2012	2017	2012	2017	2012	2017	2012	2017
Oceanside				<u>.</u>				
Government Backed Purchase	1,260	1,232	76.8%	78.2%	12.9%	6.6%	10.3%	15.3%
Conventional Purchase	1,809	2,722	76.9%	71.5%	10.5%	10.2%	12.5%	18.3%
Refinance	10,164	5,346	68.8%	57.9%	15.8%	17.7%	15.5%	24.4%
Home Improvement	253	665	56.5%	62.0%	32.8%	20.0%	10.7%	18.0%
Total	13,486	9,965	70.4%	64.4%	15.1%	14.4%	14.5%	21.2%
Poway								
Government Backed Purchase	295	194	75.9%	75.3%	7.5%	9.8%	16.6%	14.9%
Conventional Purchase	898	1,229	78.1%	73.2%	9.9%	9.1%	12.0%	17.7%
Refinance	6,419	2,021	75.9%	63.6%	11.7%	14.6%	12.4%	21.8%
Home Improvement	153	253	77.1%	63.6%	13.7%	21.3%	9.2%	15.0%
Total	7,765	3,697	76.2%	67.4%	11.4%	13.0%	12.4%	19.6%
San Diego								
Government Backed Purchase	6,165	5,098	72.9%	76.5%	13.6%	7.0%	13.5%	16.5%
Conventional Purchase	14,246	18,796	75.8%	73.0%	10.6%	8.9%	13.5%	18.1%
Refinance	79,276	33,887	71.6%	57.6%	14.6%	18.1%	13.8%	24.3%
Home Improvement	2,010	4,388	62.5%	59.8%	28.0%	22.7%	9.5%	17.5%
Total	101,697	62,169	72.1%	63.9%	14.3%	14.8%	13.6%	21.3%
San Marcos								
Government Backed Purchase	752	604	74.5%	73.2%	12.0%	10.9%	13.6%	15.9%
Conventional Purchase	1,721	2,486	78.2%	72.8%	11.9%	9.4%	9.9%	17.7%
Refinance	7,351	3,431	71.4%	59.3%	14.0%	16.8%	14.7%	23.9%
Home Improvement	138	423	62.3%	62.4%	26.1%	21.0%	11.6%	16.5%
Total	9,962	6,944	72.6%	65.5%	13.6%	13.9%	13.7%	20.6%

Table B-1: Disposition of Home Loans

Tanada di ati a sa	Total Ap	plicants	Percent A	approved	Percent	Percent Denied Percent Other		Other ¹
Jurisdiction	2012	2017	2012	2017	2012	2017	2012	2017
Santee								
Government Backed Purchase	536	561	78.4%	80.6%	11.2%	6.2%	10.4%	13.2%
Conventional Purchase	436	951	78.2%	73.9%	9.9%	9.3%	11.9%	16.8%
Refinance	4,034	2,323	70.4%	61.5%	15.0%	16.1%	14.6%	22.4%
Home Improvement	121	306	60.3%	61.8%	30.6%	26.8%	9.1%	11.4%
Total	5,127	4,141	71.7%	67.0%	14.6%	14.0%	13.8%	19.1%
Solana Beach								
Government Backed Purchase	13	7	76.9%	28.6%	15.4%	14.3%	7.7%	57.1%
Conventional Purchase	297	255	71.7%	68.2%	9.8%	10.6%	18.5%	21.2%
Refinance	1,342	402	70.7%	59.0%	14.8%	17.2%	14.5%	23.9%
Home Improvement	25	51	80.0%	62.7%	16.0%	17.6%	4.0%	19.6%
Total	1,677	715	71.1%	62.2%	14.0%	14.8%	15.0%	22.9%
Vista								
Government Backed Purchase	803	665	77.6%	77.9%	11.1%	7.4%	11.3%	14.7%
Conventional Purchase	1,216	1,967	75.4%	71.1%	13.1%	10.1%	11.5%	18.9%
Refinance	6,116	3,325	68.9%	56.5%	15.5%	17.9%	15.7%	25.6%
Home Improvement	172	446	59.3%	57.4%	32.0%	24.7%	8.7%	17.9%
Total	8,307	6,403	70.5%	63.3%	15.0%	14.9%	14.5%	21.9%
Unincorporated C	County							
Government Backed Purchase	1,477	1,816	72.0%	76.8%	14.8%	8.8%	13.2%	14.5%
Conventional Purchase	1,830	3,127	70.8%	67.0%	15.4%	13.5%	13.8%	19.6%
Refinance	12,191	7,825	67.7%	57.9%	16.9%	17.1%	15.4%	25.0%
Home Improvement	437	965	51.9%	60.7%	36.8%	23.3%	11.2%	16.0%
Total	15,935	13,733	68.0%	62.7%	17.1%	15.6%	14.9%	21.7%

Table B-1: Disposition of Home Loans

Iumindiation	Total Ap	plicants	Percent A	Approved	Percent	Denied Percent Other ¹		Other ¹
Jurisdiction	2012	2017	2012	2017	2012	2017	2012	2017
San Diego County	7							
Government Backed Purchase	15,141	13,515	74.6%	77.1%	12.8%	7.6%	12.6%	15.2%
Conventional Purchase	26,952	37,949	75.6%	72.0%	11.3%	9.7%	13.1%	18.4%
Refinance	155,940	74,811	70.8%	58.0%	15.0%	17.7%	14.2%	24.3%
Home Improvement	4,205	9,621	60.3%	59.7%	29.6%	23.1%	10.1%	17.1%
Total	202,238	135,896	71.5%	63.9%	14.6%	14.8%	13.9%	21.2%

Source: www.lendingpatterns.com, 2020

Note:

1. "Other": Withdrawn/Incomplete

Lending Patterns by Race/Ethnicity and Income Level

Loan Applicant Representation

Table B-2: Demographics of Loan Applicants vs. Total Population

Jurisdiction	Total Applicants	Percent of Applicant Pool	Percent of Total Population	Variation
Carlsbad			-	
White	62.8%	74.9%	-12.1%	62.8%
Black	0.5%	1.2%	-0.6%	0.5%
Hispanic	4.6%	13.3%	-8.7%	4.6%
Asian	10.7%	7.0%	3.8%	10.7%
Other	21.3%	3.7%	17.6%	21.3%
Chula Vista	1	<u> </u>	<u> </u>	
White	23.3%	20.4%	2.9%	23.3%
Black	4.3%	4.1%	0.2%	4.3%
Hispanic	35.1%	58.2%	-23.1%	35.1%
Asian	11.3%	13.8%	-2.4%	11.3%
Other	25.9%	3.5%	22.4%	25.9%
Coronado	1	<u> </u>	<u> </u>	
White	65.8%	79.4%	-13.6%	65.8%
Black	0.6%	2.0%	-1.3%	0.6%
Hispanic	5.5%	12.2%	-6.6%	5.5%
Asian	1.5%	2.9%	-1.4%	1.5%
Other	26.6%	3.6%	23.0%	26.6%
Del Mar	•	1	-	
White	66.2%	89.4%	-23.3%	66.2%
Black	0.2%	0.2%	-0.1%	0.2%
Hispanic	3.0%	4.2%	-1.2%	3.0%
Asian	5.7%	2.8%	3.0%	5.7%
Other	24.9%	3.4%	21.5%	24.9%
El Cajon	1	<u> </u>	<u> </u>	
White	58.3%	56.8%	1.5%	58.3%
Black	2.5%	6.0%	-3.5%	2.5%
Hispanic	11.9%	28.2%	-16.3%	11.9%
Asian	3.1%	3.4%	-0.3%	3.1%
Other	24.3%	5.7%	18.6%	24.3%

Table B-2: Demographics of Loan Applicants vs. Total Population

Jurisdiction	Total Applicants	Percent of Applicant Pool	Percent of Total Population	Variation
Encinitas				
White	70.8%	78.8%	-8.0%	70.8%
Black	0.3%	0.5%	-0.2%	0.3%
Hispanic	3.4%	13.7%	-10.2%	3.4%
Asian	3.9%	3.8%	0.1%	3.9%
Other	21.6%	3.2%	18.4%	21.6%
Escondido	•			
White	49.9%	40.4%	9.5%	49.9%
Black	1.8%	2.1%	-0.3%	1.8%
Hispanic	16.0%	48.9%	-32.9%	16.0%
Asian	7.1%	5.9%	1.2%	7.1%
Other	25.2%	2.7%	22.4%	25.2%
Imperial Beach	-1	1	<u> </u>	
White	45.9%	36.0%	9.8%	45.9%
Black	3.0%	4.0%	-1.1%	3.0%
Hispanic	18.6%	49.0%	-30.4%	18.6%
Asian	4.8%	6.2%	-1.4%	4.8%
Other	27.8%	4.8%	23.0%	27.8%
La Mesa	- 1	1	1	
White	57.7%	61.9%	-4.2%	57.7%
Black	2.4%	7.2%	-4.7%	2.4%
Hispanic	10.3%	20.5%	-10.2%	10.3%
Asian	3.6%	5.5%	-1.9%	3.6%
Other	26.0%	4.9%	21.0%	26.0%
Lemon Grove	- 1		1	
White	35.6%	34.7%	0.9%	35.6%
Black	8.5%	12.9%	-4.5%	8.5%
Hispanic	23.0%	41.2%	-18.2%	23.0%
Asian	7.3%	6.1%	1.2%	7.3%
Other	25.7%	5.0%	20.6%	25.7%
National City		<u>'</u>	1	
White	19.9%	11.7%	8.1%	19.9%
Black	3.6%	4.5%	-0.9%	3.6%
Hispanic	40.9%	63.0%	-22.1%	40.9%
Asian	10.1%	17.8%	-7.7%	10.1%
Other	25.5%	3.0%	22.6%	25.5%

Table B-2: Demographics of Loan Applicants vs. Total Population

Jurisdiction	Total Applicants	Percent of Applicant Pool	Percent of Total Population	Variation
Oceanside	•		·	
White	52.9%	48.4%	4.5%	52.9%
Black	3.2%	4.2%	-1.1%	3.2%
Hispanic	14.5%	35.9%	-21.4%	14.5%
Asian	5.4%	6.4%	-1.0%	5.4%
Other	24.0%	5.1%	18.9%	24.0%
Poway	•		·	
White	53.6%	69.1%	-15.5%	53.6%
Black	1.3%	1.5%	-0.2%	1.3%
Hispanic	6.5%	15.7%	-9.2%	6.5%
Asian	15.4%	9.9%	5.4%	15.4%
Other	23.3%	3.7%	19.5%	23.3%
San Diego	-1	<u> </u>	<u> </u>	
White	44.3%	45.1%	-0.8%	44.3%
Black	3.4%	6.3%	-2.9%	3.4%
Hispanic	13.9%	28.8%	-14.9%	13.9%
Asian	13.1%	15.6%	-2.5%	13.1%
Other	25.3%	4.2%	21.1%	25.3%
San Marcos				
White	27.7%	48.6%	-21.0%	27.7%
Black	0.6%	2.1%	-1.5%	0.6%
Hispanic	5.2%	36.6%	-31.5%	5.2%
Asian	4.5%	8.8%	-4.3%	4.5%
Other	62.2%	3.9%	58.3%	62.2%
Santee				
White	61.0%	73.6%	-12.6%	61.0%
Black	1.4%	1.8%	-0.4%	1.4%
Hispanic	9.9%	16.3%	-6.3%	9.9%
Asian	3.8%	3.7%	0.2%	3.8%
Other	23.8%	4.6%	19.2%	23.8%
Solana Beach		<u>, </u>	-	
White	69.6%	77.3%	-7.6%	69.6%
Black	0.3%	0.4%	-0.2%	0.3%
Hispanic	3.8%	15.9%	-12.2%	3.8%
Asian	3.8%	3.9%	-0.2%	3.8%
Other	22.6%	2.4%	20.2%	22.6%

Table B-2: Demographics of Loan Applicants vs. Total Population

Jurisdiction	Total Applicants	Percent of Applicant Pool	Percent of Total Population	Variation
Vista				
White	52.5%	40.8%	11.7%	52.5%
Black	1.7%	2.9%	-1.2%	1.7%
Hispanic	16.0%	48.4%	-32.3%	16.0%
Asian	5.5%	4.1%	1.4%	5.5%
Unincorporated Coun	ty		<u>.</u>	
White	58.3%	61.4%	-3.2%	58.3%
Black	2.8%	3.9%	-1.1%	2.8%
Hispanic	10.2%	25.5%	-15.3%	10.2%
Asian	2.5%	4.6%	-2.1%	2.5%
Other	26.2%	4.6%	21.6%	26.2%
San Diego County			<u>.</u>	
White	48.2%	48.5%	-0.3%	48.2%
Black	2.8%	4.7%	-1.9%	2.8%
Hispanic	15.0%	32.0%	-17.0%	15.0%
Asian	9.0%	10.6%	-1.6%	9.0%

Note:

Source: www.lendingpatterns.com, 2020

^{1.} Percent of total population estimates are based on 2017 applicant data and compared to total population estimates from the 2010 Census.

^{2.} Percent of applicant pool does not take into account applicants indicated as "MultiRace" or whose race was" Unk/NA". Therefore, total percentage of applicant pool does not add up to 100%.

Income Level

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Carlsbad			mcomplete
White			
Low (0-49% AMI)	40.5%	34.0%	25.5%
Moderate (50-79% AMI)	52.6%	21.4%	26.0%
Middle (80-119% AMI)	60.1%	15.4%	24.5%
Upper (≥120% AMI)	68.3%	10.2%	21.5%
Unknown/NA	55.3%	13.8%	30.9%
Black	00.570	10.070	30.37.0
Low (0-49% AMI)	0.0%	50.0%	50.0%
Moderate (50-79% AMI)	0.0%	50.0%	50.0%
Middle (80-119% AMI)	33.3%	33.3%	33.3%
Upper (≥120% AMI)	75.7%	8.1%	16.2%
Unknown/NA	33.3%	33.3%	33.3%
Hispanic			
Low (0-49% AMI)	40.5%	34.0%	25.5%
Moderate (50-79% AMI)	52.6%	21.4%	26.0%
Middle (80-119% AMI)	60.1%	15.4%	24.5%
Upper (≥120% AMI)	68.3%	10.2%	21.5%
Unknown/NA	55.3%	13.8%	30.9%
Asian	L		
Low (0-49% AMI)	14.3%	57.1%	28.6%
Moderate (50-79% AMI)	45.5%	45.5%	9.1%
Middle (80-119% AMI)	56.9%	13.7%	29.4%
Upper (≥120% AMI)	64.6%	12.3%	23.2%
Unknown/NA	35.7%	7.1%	57.1%
Chula Vista	1		
White			
Low (0-49% AMI)	46.4%	25.0%	28.6%
Moderate (50-79% AMI)	56.0%	17.5%	26.5%
Middle (80-119% AMI)	73.3%	14.5%	12.1%
Upper (≥120% AMI)	65.3%	12.3%	22.4%
Unknown/NA	55.1%	11.1%	33.7%
Black			
Low (0-49% AMI)	42.9%	57.1%	0.0%
Moderate (50-79% AMI)	48.6%	27.0%	24.3%
Middle (80-119% AMI)	58.4%	18.1%	23.5%
Upper (≥120% AMI)	61.5%	19.0%	19.5%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Unknown/NA	58.1%	6.5%	35.5%
Hispanic			
Low (0-49% AMI)	31.0%	39.2%	29.9%
Moderate (50-79% AMI)	46.1%	24.2%	29.7%
Middle (80-119% AMI)	60.5%	14.1%	25.4%
Upper (≥120% AMI)	61.4%	13.5%	25.1%
Unknown/NA	48.3%	16.6%	35.1%
Asian	•		
Low (0-49% AMI)	31.6%	23.7%	44.7%
Moderate (50-79% AMI)	45.3%	27.0%	27.7%
Middle (80-119% AMI)	56.3%	19.0%	24.6%
Upper (≥120% AMI)	61.9%	14.3%	23.8%
Unknown/NA	96.4%	0.0%	3.6%
Coronado			
White			
Low (0-49% AMI)			
Moderate (50-79% AMI)	46.7%	26.7%	26.7%
Middle (80-119% AMI)	54.3%	28.6%	17.1%
Upper (≥120% AMI)	61.8%	15.0%	23.2%
Unknown/NA	69.2%	7.7%	23.1%
Black			
Low (0-49% AMI)			-
Moderate (50-79% AMI)			-
Middle (80-119% AMI)			
Upper (≥120% AMI)	60.0%	20.0%	20.0%
Unknown/NA			
Hispanic			
Low (0-49% AMI)	0.0%	100.0%	0.0%
Moderate (50-79% AMI)			
Middle (80-119% AMI)			
Upper (≥120% AMI)	51.2%	22.0%	26.8%
Unknown/NA	100.0%	0.0%	0.0%
Asian			
Low (0-49% AMI)			
Moderate (50-79% AMI)			
Middle (80-119% AMI)			
Upper (≥120% AMI)	75.0%	12.5%	12.5%
Unknown/NA	0.0%	33.3%	66.7%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

			Withdrawn/
Jurisdiction	Approved	Denied	Incomplete
Del Mar			
White			
Low (0-49% AMI)	36.4%	54.5%	9.1%
Moderate (50-79% AMI)	21.4%	21.4%	57.1%
Middle (80-119% AMI)	65.0%	20.0%	15.0%
Upper (≥120% AMI)	66.0%	12.7%	21.3%
Unknown/NA	53.8%	23.1%	23.1%
Black			
Low (0-49% AMI)	0.0%	0.0%	0.0%
Moderate (50-79% AMI)	0.0%	0.0%	0.0%
Middle (80-119% AMI)	0.0%	0.0%	0.0%
Upper (≥120% AMI)	100.0%	0.0%	0.0%
Unknown/NA	0.0%	0.0%	0.0%
Hispanic			
Low (0-49% AMI)	0.0%	0.0%	0.0%
Moderate (50-79% AMI)	0.0%	0.0%	0.0%
Middle (80-119% AMI)	50.0%	25.0%	25.0%
Upper (≥120% AMI)	57.1%	21.4%	21.4%
Unknown/NA			
Asian			
Low (0-49% AMI)	0.0%	0.0%	0.0%
Moderate (50-79% AMI)	100.0%	0.0%	0.0%
Middle (80-119% AMI)	50.0%	16.7%	33.3%
Upper (≥120% AMI)	65.2%	4.3%	30.4%
Unknown/NA	33.3%	0.0%	66.7%
El Cajon			
White			
Low (0-49% AMI)	41.5%	32.4%	26.1%
Moderate (50-79% AMI)	55.3%	21.7%	23.0%
Middle (80-119% AMI)	65.1%	12.9%	22.0%
Upper (≥120% AMI)	67.9%	10.9%	21.1%
Unknown/NA	55.2%	13.8%	30.9%
Black			
Low (0-49% AMI)	66.7%	0.0%	33.3%
Moderate (50-79% AMI)	57.9%	26.3%	15.8%
Middle (80-119% AMI)	67.3%	18.2%	14.5%
Upper (≥120% AMI)	66.1%	12.5%	21.4%
Unknown/NA	80.0%	5.0%	15.0%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

			¥\$77°.1 1 /
Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Hispanic			
Low (0-49% AMI)	26.7%	46.7%	26.7%
Moderate (50-79% AMI)	42.8%	27.5%	29.7%
Middle (80-119% AMI)	62.5%	14.2%	23.3%
Upper (≥120% AMI)	24.1%	25.9%	50.0%
Unknown/NA	48.6%	16.2%	35.1%
Asian			
Low (0-49% AMI)	10.0%	70.0%	20.0%
Moderate (50-79% AMI)	40.0%	28.0%	32.0%
Middle (80-119% AMI)	61.7%	19.1%	19.1%
Upper (≥120% AMI)	55.3%	13.6%	31.1%
Unknown/NA	57.1%	0.0%	42.9%
Encinitas			
White			
Low (0-49% AMI)	28.4%	50.0%	21.6%
Moderate (50-79% AMI)	39.6%	30.2%	30.2%
Middle (80-119% AMI)	52.7%	21.3%	26.0%
Upper (≥120% AMI)	66.6%	11.2%	22.2%
Unknown/NA	54.1%	21.6%	24.3%
Black			
Low (0-49% AMI)	0.0%	0.0%	0.0%
Moderate (50-79% AMI)	0.0%	0.0%	100.0%
Middle (80-119% AMI)	0.0%	0.0%	0.0%
Upper (≥120% AMI)	61.5%	15.4%	23.1%
Unknown/NA	0.0%	100.0%	0.0%
Hispanic			
Low (0-49% AMI)	0.0%	71.4%	28.6%
Moderate (50-79% AMI)	42.9%	28.6%	28.6%
Middle (80-119% AMI)	46.2%	26.9%	26.9%
Upper (≥120% AMI)	71.4%	10.1%	18.5%
Unknown/NA	20.0%	0.0%	80.0%
Asian			
Low (0-49% AMI)	0.0%	0.0%	0.0%
Moderate (50-79% AMI)	100.0%	0.0%	0.0%
Middle (80-119% AMI)	44.4%	11.1%	44.4%
Upper (≥120% AMI)	60.7%	19.0%	20.2%
Unknown/NA	25.0%	0.0%	75.0%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

			W/!:1. 1/
Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Escondido			
White			
Low (0-49% AMI)	38.2%	30.0%	31.8%
Moderate (50-79% AMI)	54.2%	18.5%	27.4%
Middle (80-119% AMI)	64.4%	11.9%	23.7%
Upper (≥120% AMI)	65.5%	11.2%	23.4%
Unknown/NA	55.4%	12.8%	31.8%
Black			
Low (0-49% AMI)	16.7%	66.7%	16.7%
Moderate (50-79% AMI)	60.0%	20.0%	20.0%
Middle (80-119% AMI)	65.9%	12.2%	22.0%
Upper (≥120% AMI)	68.2%	14.1%	17.6%
Unknown/NA	61.5%	15.4%	23.1%
Hispanic			
Low (0-49% AMI)	24.1%	41.4%	34.5%
Moderate (50-79% AMI)	47.4%	27.4%	25.3%
Middle (80-119% AMI)	57.3%	15.9%	26.8%
Upper (≥120% AMI)	61.0%	14.4%	24.6%
Unknown/NA	51.6%	21.0%	27.4%
Asian			
Low (0-49% AMI)	34.6%	34.6%	30.8%
Moderate (50-79% AMI)	50.8%	23.0%	26.2%
Middle (80-119% AMI)	54.1%	18.2%	27.7%
Upper (≥120% AMI)	58.9%	16.2%	24.9%
Unknown/NA	45.5%	22.7%	31.8%
Imperial Beach			
White			
Low (0-49% AMI)	41.9%	25.8%	32.3%
Moderate (50-79% AMI)	64.8%	16.7%	18.5%
Middle (80-119% AMI)	57.1%	18.8%	24.1%
Upper (≥120% AMI)	63.4%	12.5%	24.2%
Unknown/NA	62.9%	14.3%	22.9%
Black			
Low (0-49% AMI)	0.0%	0.0%	0.0%
Moderate (50-79% AMI)	66.7%	0.0%	33.3%
Middle (80-119% AMI)	56.3%	0.0%	43.8%
Upper (≥120% AMI)	47.8%	8.7%	43.5%
Unknown/NA	66.7%	0.0%	33.3%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Hispanic Low (0-49% AMI) 35.3% 29.4% 35.3% Moderate (50-79% AMI) 43.3% 29.9% 26.9% Middle (80-119% AMI) 53.2% 22.1% 24.7%		-		
Low (0-49% AMI) 35.3% 29.4% 35.3% Moderate (50-79% AMI) 43.3% 29.9% 26.9% Middle (80-119% AMI) 53.2% 22.1% 24.7% Upper (≥120% AMI) 56.8% 13.5% 29.7% Unknown/NA 62.5% 0.0% 37.5% Asian	Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Moderate (50-79% AMI) 43.3% 29.9% 26.9% Middle (80-119% AMI) 53.2% 22.1% 24.7% Upper (≥120% AMI) 56.8% 13.5% 29.7% Unknown/NA 62.5% 0.0% 37.5% Asian	Hispanic			
Middle (80-119% AMI) 53.2% 22.1% 24.7% Upper (≥120% AMI) 56.8% 13.5% 29.7% Unknown/NA 62.5% 0.0% 37.5% Asian	Low (0-49% AMI)	35.3%	29.4%	35.3%
Upper (≥120% AMI) 56.8% 13.5% 29.7% Unknown/NA 62.5% 0.0% 37.5% Asian Low (0-49% AMI) 40.0% 40.0% 20.0% Moderate (50-79% AMI) 33.3% 33.3% 33.3% Middle (80-119% AMI) 54.5% 36.4% 9.1% Upper (≥120% AMI) 57.8% 11.1% 31.1% Unknown/NA 0.0% 25.0% 75.0% La Mesa White Value 24.0% 29.8% Moderate (50-79% AMI) 61.2% 15.5% 23.3% Middle (80-119% AMI) 69.1% 10.7% 20.2% Upper (≥120% AMI) 67.7% 10.5% 21.8% Unknown/NA 58.7% 13.0% 28.3% Black Low (0-49% AMI) 50.0% 0.0% 50.0% Moderate (50-79% AMI) 57.1% 14.3% 28.6% Middle (80-119% AMI) 67.3% 12.2% 20.4% Unknown/NA 37.5% 12.5% 50.0% Hispanic </td <td>Moderate (50-79% AMI)</td> <td>43.3%</td> <td>29.9%</td> <td>26.9%</td>	Moderate (50-79% AMI)	43.3%	29.9%	26.9%
Unknown/NA 62.5% 0.0% 37.5% Asian Low (0-49% AMI) 40.0% 40.0% 20.0% Moderate (50-79% AMI) 33.3% 33.3% 33.3% Middle (80-119% AMI) 54.5% 36.4% 9.1% Upper (≥120% AMI) 57.8% 11.1% 31.1% Unknown/NA 0.0% 25.0% 75.0% La Mesa White 24.0% 29.8% Moderate (50-79% AMI) 61.2% 15.5% 23.3% Middle (80-119% AMI) 69.1% 10.7% 20.2% Upper (≥120% AMI) 67.7% 10.5% 21.8% Unknown/NA 58.7% 13.0% 28.3% Black Low (0-49% AMI) 57.1% 14.3% 28.6% Middle (80-119% AMI) 68.0% 12.0% 20.0% Upper (≥120% AMI) 67.3% 12.2% 20.4% Ushoown/NA 37.5% 12.5% 50.0% Hispanic Low (0-49% AMI) 50.0% 20.0% 30.0% Moderate (50	Middle (80-119% AMI)	53.2%	22.1%	24.7%
Asian Low (0-49% AMI)	Upper (≥120% AMI)	56.8%	13.5%	29.7%
Low (0-49% AMI)	Unknown/NA	62.5%	0.0%	37.5%
Moderate (50-79% AMI) 33.3% 33.3% 33.3% Middle (80-119% AMI) 54.5% 36.4% 9.1% Upper (≥120% AMI) 57.8% 11.1% 31.1% Unknown/NA 0.0% 25.0% 75.0% La Mesa White Low (0-49% AMI) 46.2% 24.0% 29.8% Moderate (50-79% AMI) 61.2% 15.5% 23.3% Middle (80-119% AMI) 69.1% 10.7% 20.2% Upper (≥120% AMI) 67.7% 10.5% 21.8% Unknown/NA 58.7% 13.0% 28.3% Black Low (0-49% AMI) 50.0% 50.0% Moderate (50-79% AMI) 57.1% 14.3% 28.6% Middle (80-119% AMI) 68.0% 12.0% 20.0% Upper (≥120% AMI) 67.3% 12.2% 20.4% Ushnown/NA 37.5% 12.5% 50.0% Hispanic Low (0-49% AMI) 50.0% 30.0% 30.0% Moderate (50-79% AMI) 66.3% 12.5%	Asian			
Middle (80-119% AMI) 54.5% 36.4% 9.1% Upper (≥120% AMI) 57.8% 11.1% 31.1% Unknown/NA 0.0% 25.0% 75.0% La Mesa White 8.7% 24.0% 29.8% Moderate (50-79% AMI) 61.2% 15.5% 23.3% Middle (80-119% AMI) 69.1% 10.7% 20.2% Upper (≥120% AMI) 67.7% 10.5% 21.8% Unknown/NA 58.7% 13.0% 28.3% Black Low (0-49% AMI) 50.0% 0.0% 50.0% Moderate (50-79% AMI) 57.1% 14.3% 28.6% Middle (80-119% AMI) 68.0% 12.0% 20.0% Upper (≥120% AMI) 67.3% 12.5% 50.0% Hispanic Low (0-49% AMI) 23.1% 46.2% 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5%	Low (0-49% AMI)	40.0%	40.0%	20.0%
Upper (≥120% AMI) 57.8% 11.1% 31.1% Unknown/NA 0.0% 25.0% 75.0% La Mesa White 24.0% 29.8% Moderate (50-79% AMI) 61.2% 15.5% 23.3% Middle (80-119% AMI) 69.1% 10.7% 20.2% Upper (≥120% AMI) 67.7% 10.5% 21.8% Unknown/NA 58.7% 13.0% 28.3% Black 12.0w (0-49% AMI) 50.0% 50.0% Moderate (50-79% AMI) 57.1% 14.3% 28.6% Middle (80-119% AMI) 68.0% 12.0% 20.0% Upper (≥120% AMI) 67.3% 12.5% 50.0% Hispanic 12.0w (0-49% AMI) 23.1% 46.2% 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian <t< td=""><td>Moderate (50-79% AMI)</td><td>33.3%</td><td>33.3%</td><td>33.3%</td></t<>	Moderate (50-79% AMI)	33.3%	33.3%	33.3%
Unknown/NA 0.0% 25.0% 75.0% La Mesa White 24.0% 29.8% Moderate (50-79% AMI) 61.2% 15.5% 23.3% Middle (80-119% AMI) 69.1% 10.7% 20.2% Upper (≥120% AMI) 67.7% 10.5% 21.8% Unknown/NA 58.7% 13.0% 28.3% Black Low (0-49% AMI) 50.0% 0.0% 50.0% Moderate (50-79% AMI) 57.1% 14.3% 28.6% Middle (80-119% AMI) 68.0% 12.0% 20.0% Upper (≥120% AMI) 67.3% 12.2% 20.4% Ushnown/NA 37.5% 12.5% 50.0% Hispanic Low (0-49% AMI) 23.1% 46.2% 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian	Middle (80-119% AMI)	54.5%	36.4%	9.1%
La Mesa White 24.0% 29.8% Low (0-49% AMI) 46.2% 24.0% 29.8% Moderate (50-79% AMI) 61.2% 15.5% 23.3% Middle (80-119% AMI) 69.1% 10.7% 20.2% Upper (≥120% AMI) 67.7% 10.5% 21.8% Unknown/NA 58.7% 13.0% 28.3% Black Low (0-49% AMI) 50.0% 0.0% 50.0% Moderate (50-79% AMI) 57.1% 14.3% 28.6% Middle (80-119% AMI) 68.0% 12.0% 20.0% Upper (≥120% AMI) 67.3% 12.2% 20.4% Unknown/NA 37.5% 12.5% 50.0% Hispanic Low (0-49% AMI) 23.1% 46.2% 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian 1.0% 20.0% 0.0% </td <td>Upper (≥120% AMI)</td> <td>57.8%</td> <td>11.1%</td> <td>31.1%</td>	Upper (≥120% AMI)	57.8%	11.1%	31.1%
White Low (0-49% AMI) 46.2% 24.0% 29.8% Moderate (50-79% AMI) 61.2% 15.5% 23.3% Middle (80-119% AMI) 69.1% 10.7% 20.2% Upper (≥120% AMI) 67.7% 10.5% 21.8% Unknown/NA 58.7% 13.0% 28.3% Black Section 19% AMI 50.0% 0.0% 50.0% Moderate (50-79% AMI) 57.1% 14.3% 28.6% Middle (80-119% AMI) 68.0% 12.0% 20.0% Upper (≥120% AMI) 67.3% 12.2% 20.4% Unknown/NA 37.5% 12.5% 50.0% Hispanic Low (0-49% AMI) 23.1% 46.2% 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.	Unknown/NA	0.0%	25.0%	75.0%
Low (0-49% AMI) 46.2% 24.0% 29.8% Moderate (50-79% AMI) 61.2% 15.5% 23.3% Middle (80-119% AMI) 69.1% 10.7% 20.2% Upper (≥120% AMI) 67.7% 10.5% 21.8% Unknown/NA 58.7% 13.0% 28.3% Black Uow (0-49% AMI) 50.0% 0.0% 50.0% Moderate (50-79% AMI) 57.1% 14.3% 28.6% Middle (80-119% AMI) 68.0% 12.0% 20.0% Upper (≥120% AMI) 67.3% 12.2% 20.4% Unknown/NA 37.5% 12.5% 50.0% Hispanic Low (0-49% AMI) 23.1% 46.2% 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 80.0% 20.0% 0.0% Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1%	La Mesa			
Moderate (50-79% AMI) 61.2% 15.5% 23.3% Middle (80-119% AMI) 69.1% 10.7% 20.2% Upper (≥120% AMI) 67.7% 10.5% 21.8% Unknown/NA 58.7% 13.0% 28.3% Black Isom (0-49% AMI) 50.0% 0.0% 50.0% Moderate (50-79% AMI) 57.1% 14.3% 28.6% Middle (80-119% AMI) 68.0% 12.0% 20.0% Upper (≥120% AMI) 67.3% 12.2% 20.4% Unknown/NA 37.5% 12.5% 50.0% Hispanic Isom (0-49% AMI) 23.1% 46.2% 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian Asian 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 7.1% Middle (80-119% AMI	White			
Middle (80-119% AMI) 69.1% 10.7% 20.2% Upper (≥120% AMI) 67.7% 10.5% 21.8% Unknown/NA 58.7% 13.0% 28.3% Black Low (0-49% AMI) 50.0% 0.0% 50.0% Moderate (50-79% AMI) 57.1% 14.3% 28.6% Middle (80-119% AMI) 68.0% 12.0% 20.0% Upper (≥120% AMI) 67.3% 12.2% 20.4% Unknown/NA 37.5% 12.5% 50.0% Hispanic Low (0-49% AMI) 23.1% 46.2% 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Unknown/NA 50.0% 11.5% 38.5% Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 7.1% Middle (80-119% AMI) 51.2% 20.7% 28.0%	Low (0-49% AMI)	46.2%	24.0%	29.8%
Upper (≥120% AMI) 67.7% 10.5% 21.8% Unknown/NA 58.7% 13.0% 28.3% Black	Moderate (50-79% AMI)	61.2%	15.5%	23.3%
Unknown/NA 58.7% 13.0% 28.3% Black Low (0-49% AMI) 50.0% 0.0% 50.0% Moderate (50-79% AMI) 57.1% 14.3% 28.6% Middle (80-119% AMI) 68.0% 12.0% 20.0% Upper (≥120% AMI) 67.3% 12.2% 20.4% Unknown/NA 37.5% 12.5% 50.0% Hispanic Hispanic 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 7.1% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Middle (80-119% AMI)	69.1%	10.7%	20.2%
Black Low (0-49% AMI) 50.0% 0.0% 50.0% Moderate (50-79% AMI) 57.1% 14.3% 28.6% Middle (80-119% AMI) 68.0% 12.0% 20.0% Upper (≥120% AMI) 67.3% 12.2% 20.4% Unknown/NA 37.5% 12.5% 50.0% Hispanic Low (0-49% AMI) 23.1% 46.2% 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 17.9% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Upper (≥120% AMI)	67.7%	10.5%	21.8%
Low (0-49% AMI) 50.0% 0.0% 50.0% Moderate (50-79% AMI) 57.1% 14.3% 28.6% Middle (80-119% AMI) 68.0% 12.0% 20.0% Upper (≥120% AMI) 67.3% 12.2% 20.4% Unknown/NA 37.5% 12.5% 50.0% Hispanic Low (0-49% AMI) 23.1% 46.2% 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 17.9% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Unknown/NA	58.7%	13.0%	28.3%
Moderate (50-79% AMI) 57.1% 14.3% 28.6% Middle (80-119% AMI) 68.0% 12.0% 20.0% Upper (≥120% AMI) 67.3% 12.2% 20.4% Unknown/NA 37.5% 12.5% 50.0% Hispanic Low (0-49% AMI) 23.1% 46.2% 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 17.9% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Black			
Middle (80-119% AMI) 68.0% 12.0% 20.0% Upper (≥120% AMI) 67.3% 12.2% 20.4% Unknown/NA 37.5% 12.5% 50.0% Hispanic Low (0-49% AMI) 23.1% 46.2% 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 17.9% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Low (0-49% AMI)	50.0%	0.0%	50.0%
Upper (≥120% AMI) 67.3% 12.2% 20.4% Unknown/NA 37.5% 12.5% 50.0% Hispanic 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 17.9% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Moderate (50-79% AMI)	57.1%	14.3%	28.6%
Unknown/NA 37.5% 12.5% 50.0% Hispanic Low (0-49% AMI) 23.1% 46.2% 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 17.9% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Middle (80-119% AMI)	68.0%	12.0%	20.0%
Hispanic Low (0-49% AMI) 23.1% 46.2% 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 17.9% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Upper (≥120% AMI)	67.3%	12.2%	20.4%
Low (0-49% AMI) 23.1% 46.2% 30.8% Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 17.9% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Unknown/NA	37.5%	12.5%	50.0%
Moderate (50-79% AMI) 50.0% 20.0% 30.0% Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 17.9% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Hispanic			
Middle (80-119% AMI) 66.3% 12.5% 21.2% Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 17.9% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Low (0-49% AMI)	23.1%	46.2%	30.8%
Upper (≥120% AMI) 66.2% 9.0% 24.8% Unknown/NA 50.0% 11.5% 38.5% Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 17.9% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Moderate (50-79% AMI)	50.0%	20.0%	30.0%
Unknown/NA 50.0% 11.5% 38.5% Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 17.9% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Middle (80-119% AMI)	66.3%	12.5%	21.2%
Asian Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 17.9% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Upper (≥120% AMI)	66.2%	9.0%	24.8%
Low (0-49% AMI) 80.0% 20.0% 0.0% Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 17.9% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Unknown/NA	50.0%	11.5%	38.5%
Moderate (50-79% AMI) 85.7% 7.1% 7.1% Middle (80-119% AMI) 75.0% 7.1% 17.9% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Asian			
Middle (80-119% AMI) 75.0% 7.1% 17.9% Upper (≥120% AMI) 51.2% 20.7% 28.0%	Low (0-49% AMI)	80.0%	20.0%	0.0%
Upper (≥120% AMI) 51.2% 20.7% 28.0%	Moderate (50-79% AMI)	85.7%	7.1%	7.1%
	Middle (80-119% AMI)	75.0%	7.1%	17.9%
Unknown/NA 33.3% 0.0% 66.7%	Upper (≥120% AMI)	51.2%	20.7%	28.0%
	Unknown/NA	33.3%	0.0%	66.7%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

			Withdrawn/
Jurisdiction	Approved	Denied	Incomplete
Lemon Grove			
White			
Low (0-49% AMI)	41.6%	24.7%	33.8%
Moderate (50-79% AMI)	52.5%	13.0%	34.5%
Middle (80-119% AMI)	63.9%	10.3%	25.8%
Upper (≥120% AMI)	62.2%	11.2%	26.6%
Unknown/NA	55.2%	16.4%	28.4%
Black			
Low (0-49% AMI)	29.4%	47.1%	23.5%
Moderate (50-79% AMI)	52.6%	10.5%	36.8%
Middle (80-119% AMI)	63.9%	13.3%	22.9%
Upper (≥120% AMI)	53.3%	18.7%	28.0%
Unknown/NA	47.8%	13.0%	39.1%
Hispanic			
Low (0-49% AMI)	40.0%	28.9%	31.1%
Moderate (50-79% AMI)	42.8%	21.1%	36.2%
Middle (80-119% AMI)	59.7%	13.9%	26.4%
Upper (≥120% AMI)	59.0%	12.7%	28.3%
Unknown/NA	50.0%	15.8%	34.2%
Asian			
Low (0-49% AMI)	25.0%	25.0%	50.0%
Moderate (50-79% AMI)	67.4%	18.6%	14.0%
Middle (80-119% AMI)	70.8%	12.3%	16.9%
Upper (≥120% AMI)	66.3%	14.0%	19.8%
Unknown/NA	36.4%	0.0%	63.6%
National City			
White			
Low (0-49% AMI)	50.0%	21.9%	28.1%
Moderate (50-79% AMI)	44.3%	22.8%	32.9%
Middle (80-119% AMI)	58.8%	12.5%	28.7%
Upper (≥120% AMI)	59.4%	19.3%	21.3%
Unknown/NA	56.3%	9.4%	34.4%
Black			
Low (0-49% AMI)	25.0%	75.0%	0.0%
Moderate (50-79% AMI)	60.0%	15.0%	25.0%
Middle (80-119% AMI)	33.3%	20.0%	46.7%
Upper (≥120% AMI)	36.0%	32.0%	32.0%
Unknown/NA	54.5%	9.1%	36.4%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Hispanic			
Low (0-49% AMI)	31.3%	43.4%	25.3%
Moderate (50-79% AMI)	56.6%	17.5%	25.9%
Middle (80-119% AMI)	58.5%	14.8%	26.6%
Upper (≥120% AMI)	62.0%	15.4%	22.6%
Unknown/NA	40.4%	17.5%	42.1%
Asian			
Low (0-49% AMI)	12.5%	25.0%	62.5%
Moderate (50-79% AMI)	33.3%	33.3%	33.3%
Middle (80-119% AMI)	58.5%	17.1%	24.4%
Upper (≥120% AMI)	55.6%	13.9%	30.6%
Unknown/NA	23.5%	17.6%	58.8%
Oceanside			
White			
Low (0-49% AMI)	40.2%	30.6%	29.2%
Moderate (50-79% AMI)	56.2%	18.0%	25.8%
Middle (80-119% AMI)	95.1%	2.3%	2.5%
Upper (≥120% AMI)	68.4%	10.5%	21.1%
Unknown/NA	59.0%	8.4%	32.6%
Black			
Low (0-49% AMI)	41.7%	41.7%	16.7%
Moderate (50-79% AMI)	40.4%	34.0%	25.5%
Middle (80-119% AMI)	58.1%	20.0%	21.9%
Upper (≥120% AMI)	54.8%	21.7%	23.6%
Unknown/NA	67.7%	3.2%	29.0%
Hispanic			
Low (0-49% AMI)	33.6%	37.3%	29.1%
Moderate (50-79% AMI)	44.3%	26.5%	29.2%
Middle (80-119% AMI)	61.9%	13.7%	24.4%
Upper (≥120% AMI)	66.3%	10.5%	23.2%
Unknown/NA	59.8%	9.8%	30.5%
Asian			
Low (0-49% AMI)	18.5%	37.0%	44.4%
Moderate (50-79% AMI)	46.0%	22.2%	31.7%
Middle (80-119% AMI)	61.5%	17.3%	21.2%
Upper (≥120% AMI)	62.4%	12.5%	25.1%
Unknown/NA	66.7%	4.8%	28.6%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

			Withdrawn/
Jurisdiction	Approved	Denied	Incomplete
Poway			•
White			
Low (0-49% AMI)	39.1%	37.0%	23.9%
Moderate (50-79% AMI)	52.8%	22.0%	25.2%
Middle (80-119% AMI)	66.7%	14.3%	19.0%
Upper (≥120% AMI)	68.8%	10.7%	20.5%
Unknown/NA	57.7%	15.4%	26.9%
Black			
Low (0-49% AMI)	0.0%	100.0%	0.0%
Moderate (50-79% AMI)	33.3%	0.0%	66.7%
Middle (80-119% AMI)	71.4%	0.0%	28.6%
Upper (≥120% AMI)	48.5%	30.3%	21.2%
Unknown/NA	60.0%	0.0%	40.0%
Hispanic			
Low (0-49% AMI)	36.4%	27.3%	36.4%
Moderate (50-79% AMI)	44.0%	24.0%	32.0%
Middle (80-119% AMI)	54.5%	20.5%	25.0%
Upper (≥120% AMI)	56.0%	14.3%	29.7%
Unknown/NA	70.0%	0.0%	30.0%
Asian			
Low (0-49% AMI)	44.4%	33.3%	22.2%
Moderate (50-79% AMI)	50.0%	26.9%	23.1%
Middle (80-119% AMI)	59.6%	18.0%	22.5%
Upper (≥120% AMI)	96.5%	1.0%	2.5%
Unknown/NA	23.1%	30.8%	46.2%
San Diego			
White			
Low (0-49% AMI)	44.7%	29.0%	26.4%
Moderate (50-79% AMI)	54.4%	18.8%	26.8%
Middle (80-119% AMI)	64.0%	13.1%	22.9%
Upper (≥120% AMI)	66.4%	11.4%	22.2%
Unknown/NA	54.3%	14.3%	31.3%
Black			
Low (0-49% AMI)	31.1%	48.0%	20.9%
Moderate (50-79% AMI)	44.4%	27.8%	27.8%
Middle (80-119% AMI)	55.1%	18.6%	26.3%
Upper (≥120% AMI)	57.1%	18.9%	24.0%
Unknown/NA	54.8%	13.6%	31.7%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Hispanic Low (0-49% AMI)		-		
Low (0-49% AMI) 31.6% 35.9% 32.5% Moderate (50-79% AMI) 49.9% 23.1% 27.0% Middle (80-119% AMI) 58.3% 15.9% 25.9% Upper (≥120% AMI) 60.8% 14.2% 25.0% Unknown/NA 49.8% 14.0% 36.2% Asian	Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Moderate (50-79% AMI) 49.9% 23.1% 27.0% Middle (80-119% AMI) 58.3% 15.9% 25.9% Upper (≥120% AMI) 60.8% 14.2% 25.0% Unknown/NA 49.8% 14.0% 36.2% Asian	Hispanic			
Middle (80-119% AMI) 58.3% 15.9% 25.9% Upper (≥120% AMI) 60.8% 14.2% 25.0% Unknown/NA 49.8% 14.0% 36.2% Asian	Low (0-49% AMI)	31.6%	35.9%	32.5%
Upper (≥120% AMI) 60.8% 14.2% 25.0% Unknown/NA 49.8% 14.0% 36.2% Asian Low (0-49% AMI) 34.1% 39.1% 26.9% Moderate (50-79% AMI) 53.4% 21.3% 25.3% Middle (80-119% AMI) 58.9% 16.0% 25.1% Upper (≥120% AMI) 65.1% 11.3% 23.6% Unknown/NA 49.2% 11.4% 39.5% San Marcos White Low (0-49% AMI) 44.0% 28.8% 27.2% Moderate (50-79% AMI) 51.5% 18.7% 29.8% Middle (80-119% AMI) 65.5% 10.5% 21.0% Unknown/NA 54.9% 15.0% 30.1% Black Low (0-49% AMI) 50.0% 50.0% 0.0% Middle (80-119% AMI) 25.0% 50.0% 0.0% Middle (80-119% AMI) 70.0% 10.0% 25.0% Upper (≥120% AMI) 24.4% 41.5% 34.1% Moderate (50-79% AMI)	Moderate (50-79% AMI)	49.9%	23.1%	27.0%
Unknown/NA 49.8% 14.0% 36.2% Asian Low (0-49% AMI) 34.1% 39.1% 26.9% Moderate (50-79% AMI) 53.4% 21.3% 25.3% Middle (80-119% AMI) 58.9% 16.0% 25.1% Upper (≥120% AMI) 65.1% 11.3% 23.6% Unknown/NA 49.2% 11.4% 39.5% San Marcos White 28.8% 27.2% Low (0-49% AMI) 44.0% 28.8% 27.2% Moderate (50-79% AMI) 51.5% 18.7% 29.8% Middle (80-119% AMI) 65.5% 14.1% 20.4% Upper (≥120% AMI) 68.5% 10.5% 21.0% Black Low (0-49% AMI) 50.0% 50.0% 0.0% Moderate (50-79% AMI) 25.0% 50.0% 50.0% Middle (80-119% AMI) 47.4% 10.5% 42.1% Upper (≥120% AMI) 75.0% 0.0% 25.0% Hispanic Low (0-49% AMI) 43.2% 31.1% 25.	Middle (80-119% AMI)	58.3%	15.9%	25.9%
Low (0-49% AMI) 34.1% 39.1% 26.9% Moderate (50-79% AMI) 53.4% 21.3% 25.3% Middle (80-119% AMI) 58.9% 16.0% 25.1% Upper (≥120% AMI) 65.1% 11.3% 23.6% Unknown/NA 49.2% 11.4% 39.5% San Marcos	Upper (≥120% AMI)	60.8%	14.2%	25.0%
Low (0-49% AMI) 34.1% 39.1% 26.9% Moderate (50-79% AMI) 53.4% 21.3% 25.3% Middle (80-119% AMI) 58.9% 16.0% 25.1% Upper (≥120% AMI) 65.1% 11.3% 23.6% Unknown/NA 49.2% 11.4% 39.5% San Marcos White Uow (0-49% AMI) 44.0% 28.8% 27.2% Moderate (50-79% AMI) 51.5% 18.7% 29.8% Middle (80-119% AMI) 65.5% 14.1% 20.4% Upper (≥120% AMI) 68.5% 10.5% 21.0% Uaknown/NA 54.9% 15.0% 30.1% Black Low (0-49% AMI) 50.0% 50.0% 0.0% Moderate (50-79% AMI) 25.0% 50.0% 0.0% Middle (80-119% AMI) 47.4% 10.5% 42.1% Upper (≥120% AMI) 75.0% 0.0% 25.0% Hispanic Low (0-49% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5%	Unknown/NA	49.8%	14.0%	36.2%
Moderate (50-79% AMI) 53.4% 21.3% 25.3% Middle (80-119% AMI) 58.9% 16.0% 25.1% Upper (≥120% AMI) 65.1% 11.3% 23.6% Unknown/NA 49.2% 11.4% 39.5% San Marcos White Low (0-49% AMI) 44.0% 28.8% 27.2% Moderate (50-79% AMI) 51.5% 18.7% 29.8% Middle (80-119% AMI) 65.5% 14.1% 20.4% Upper (≥120% AMI) 68.5% 10.5% 21.0% Unknown/NA 54.9% 15.0% 30.1% Black Low (0-49% AMI) 50.0% 50.0% 0.0% Moderate (50-79% AMI) 25.0% 25.0% 50.0% Middle (80-119% AMI) 47.4% 10.5% 42.1% Upper (≥120% AMI) 75.0% 0.0% 25.0% Hispanic Low (0-49% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120%	Asian			
Middle (80-119% AMI) 58.9% 16.0% 25.1% Upper (≥120% AMI) 65.1% 11.3% 23.6% Unknown/NA 49.2% 11.4% 39.5% San Marcos White 28.8% 27.2% Low (0-49% AMI) 44.0% 28.8% 27.2% Moderate (50-79% AMI) 51.5% 18.7% 29.8% Middle (80-119% AMI) 65.5% 14.1% 20.4% Upper (≥120% AMI) 68.5% 10.5% 21.0% Unknown/NA 54.9% 15.0% 30.1% Black Low (0-49% AMI) 50.0% 50.0% 0.0% Moderate (50-79% AMI) 25.0% 50.0% 0.0% Middle (80-119% AMI) 70.0% 10.0% 20.0% Unknown/NA 75.0% 0.0% 25.0% Hispanic Low (0-49% AMI) 41.5% 34.1% Moderate (50-79% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA	Low (0-49% AMI)	34.1%	39.1%	26.9%
Upper (≥120% AMI) 65.1% 11.3% 23.6% Unknown/NA 49.2% 11.4% 39.5% San Marcos White	Moderate (50-79% AMI)	53.4%	21.3%	25.3%
Unknown/NA 49.2% 11.4% 39.5% San Marcos White	Middle (80-119% AMI)	58.9%	16.0%	25.1%
San Marcos White Low (0-49% AMI) 44.0% 28.8% 27.2% Moderate (50-79% AMI) 51.5% 18.7% 29.8% Middle (80-119% AMI) 65.5% 14.1% 20.4% Upper (≥120% AMI) 68.5% 10.5% 21.0% Unknown/NA 54.9% 15.0% 30.1% Black Black 50.0% 50.0% 0.0% Moderate (50-79% AMI) 25.0% 50.0% 50.0% Middle (80-119% AMI) 47.4% 10.5% 42.1% Upper (≥120% AMI) 70.0% 10.0% 25.0% Hispanic 41.5% 34.1% Low (0-49% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Asian 44.7% 31.6% 23.7% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% <tr< td=""><td>Upper (≥120% AMI)</td><td>65.1%</td><td>11.3%</td><td>23.6%</td></tr<>	Upper (≥120% AMI)	65.1%	11.3%	23.6%
White Low (0-49% AMI) 44.0% 28.8% 27.2% Moderate (50-79% AMI) 51.5% 18.7% 29.8% Middle (80-119% AMI) 65.5% 14.1% 20.4% Upper (≥120% AMI) 68.5% 10.5% 21.0% Unknown/NA 54.9% 15.0% 30.1% Black Low (0-49% AMI) 50.0% 50.0% 0.0% Moderate (50-79% AMI) 25.0% 50.0% 50.0% Middle (80-119% AMI) 47.4% 10.5% 42.1% Upper (≥120% AMI) 70.0% 10.0% 25.0% Hispanic Uow (0-49% AMI) 44.5% 34.1% Moderate (50-79% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Asian 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-11	Unknown/NA	49.2%	11.4%	39.5%
Low (0-49% AMI) 44.0% 28.8% 27.2% Moderate (50-79% AMI) 51.5% 18.7% 29.8% Middle (80-119% AMI) 65.5% 14.1% 20.4% Upper (≥120% AMI) 68.5% 10.5% 21.0% Unknown/NA 54.9% 15.0% 30.1% Black St.0% 50.0% 0.0% Moderate (50-79% AMI) 25.0% 50.0% 50.0% Middle (80-119% AMI) 47.4% 10.5% 42.1% Upper (≥120% AMI) 70.0% 10.0% 25.0% Hispanic Uw (0-49% AMI) 24.4% 41.5% 34.1% Moderate (50-79% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Asian 44.7% 31.6% 23.7% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) <td>San Marcos</td> <td></td> <td></td> <td></td>	San Marcos			
Moderate (50-79% AMI) 51.5% 18.7% 29.8% Middle (80-119% AMI) 65.5% 14.1% 20.4% Upper (≥120% AMI) 68.5% 10.5% 21.0% Unknown/NA 54.9% 15.0% 30.1% Black Icow (0-49% AMI) 50.0% 50.0% 0.0% Moderate (50-79% AMI) 25.0% 25.0% 50.0% Middle (80-119% AMI) 47.4% 10.5% 42.1% Upper (≥120% AMI) 75.0% 0.0% 25.0% Hispanic Icow (0-49% AMI) 24.4% 41.5% 34.1% Moderate (50-79% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Asian 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (White			
Middle (80-119% AMI) 65.5% 14.1% 20.4% Upper (≥120% AMI) 68.5% 10.5% 21.0% Unknown/NA 54.9% 15.0% 30.1% Black Low (0-49% AMI) 50.0% 50.0% 0.0% Moderate (50-79% AMI) 25.0% 25.0% 50.0% Middle (80-119% AMI) 70.0% 10.5% 42.1% Upper (≥120% AMI) 70.0% 10.0% 20.0% Unknown/NA 75.0% 0.0% 25.0% Hispanic Low (0-49% AMI) 24.4% 41.5% 34.1% Moderate (50-79% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Low (0-49% AMI) 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8% <td>Low (0-49% AMI)</td> <td>44.0%</td> <td>28.8%</td> <td>27.2%</td>	Low (0-49% AMI)	44.0%	28.8%	27.2%
Upper (≥120% AMI) 68.5% 10.5% 21.0% Unknown/NA 54.9% 15.0% 30.1% Black	Moderate (50-79% AMI)	51.5%	18.7%	29.8%
Unknown/NA 54.9% 15.0% 30.1% Black Low (0-49% AMI) 50.0% 50.0% 0.0% Moderate (50-79% AMI) 25.0% 25.0% 50.0% Middle (80-119% AMI) 47.4% 10.5% 42.1% Upper (≥120% AMI) 70.0% 10.0% 20.0% Unknown/NA 75.0% 0.0% 25.0% Hispanic Hispanic 41.5% 34.1% Moderate (50-79% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Asian Low (0-49% AMI) 28.6% 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Middle (80-119% AMI)	65.5%	14.1%	20.4%
Black Low (0-49% AMI) 50.0% 50.0% 0.0% Moderate (50-79% AMI) 25.0% 25.0% 50.0% Middle (80-119% AMI) 47.4% 10.5% 42.1% Upper (≥120% AMI) 70.0% 10.0% 20.0% Unknown/NA 75.0% 0.0% 25.0% Hispanic 41.5% 34.1% Low (0-49% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Low (0-49% AMI) 28.6% 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Upper (≥120% AMI)	68.5%	10.5%	21.0%
Low (0-49% AMI) 50.0% 50.0% 0.0% Moderate (50-79% AMI) 25.0% 25.0% 50.0% Middle (80-119% AMI) 47.4% 10.5% 42.1% Upper (≥120% AMI) 70.0% 10.0% 20.0% Unknown/NA 75.0% 0.0% 25.0% Hispanic Low (0-49% AMI) 24.4% 41.5% 34.1% Moderate (50-79% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Low (0-49% AMI) 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Unknown/NA	54.9%	15.0%	30.1%
Moderate (50-79% AMI) 25.0% 50.0% Middle (80-119% AMI) 47.4% 10.5% 42.1% Upper (≥120% AMI) 70.0% 10.0% 20.0% Unknown/NA 75.0% 0.0% 25.0% Hispanic 41.5% 34.1% Low (0-49% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Low (0-49% AMI) 28.6% 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Black			
Middle (80-119% AMI) 47.4% 10.5% 42.1% Upper (≥120% AMI) 70.0% 10.0% 20.0% Unknown/NA 75.0% 0.0% 25.0% Hispanic Low (0-49% AMI) 24.4% 41.5% 34.1% Moderate (50-79% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Low (0-49% AMI) 28.6% 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Low (0-49% AMI)	50.0%	50.0%	0.0%
Upper (≥120% AMI) 70.0% 10.0% 20.0% Unknown/NA 75.0% 0.0% 25.0% Hispanic Low (0-49% AMI) 24.4% 41.5% 34.1% Moderate (50-79% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Low (0-49% AMI) 28.6% 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Moderate (50-79% AMI)	25.0%	25.0%	50.0%
Unknown/NA 75.0% 0.0% 25.0% Hispanic Low (0-49% AMI) 24.4% 41.5% 34.1% Moderate (50-79% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Low (0-49% AMI) 28.6% 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Middle (80-119% AMI)	47.4%	10.5%	42.1%
Hispanic Low (0-49% AMI) 24.4% 41.5% 34.1% Moderate (50-79% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Low (0-49% AMI) 28.6% 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Upper (≥120% AMI)	70.0%	10.0%	20.0%
Low (0-49% AMI) 24.4% 41.5% 34.1% Moderate (50-79% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Low (0-49% AMI) 28.6% 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Unknown/NA	75.0%	0.0%	25.0%
Moderate (50-79% AMI) 43.2% 31.1% 25.8% Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Low (0-49% AMI) 28.6% 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Hispanic			
Middle (80-119% AMI) 55.5% 16.1% 28.4% Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Low (0-49% AMI) 28.6% 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Low (0-49% AMI)	24.4%	41.5%	34.1%
Upper (≥120% AMI) 58.0% 13.3% 28.7% Unknown/NA 52.0% 12.0% 36.0% Asian Low (0-49% AMI) 28.6% 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Moderate (50-79% AMI)	43.2%	31.1%	25.8%
Unknown/NA 52.0% 12.0% 36.0% Asian Low (0-49% AMI) 28.6% 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Middle (80-119% AMI)	55.5%	16.1%	28.4%
Asian Low (0-49% AMI) 28.6% 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Upper (≥120% AMI)	58.0%	13.3%	28.7%
Low (0-49% AMI) 28.6% 28.6% 42.9% Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Unknown/NA	52.0%	12.0%	36.0%
Moderate (50-79% AMI) 44.7% 31.6% 23.7% Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Asian			
Middle (80-119% AMI) 57.1% 14.3% 28.6% Upper (≥120% AMI) 64.4% 13.7% 21.8%	Low (0-49% AMI)	28.6%	28.6%	42.9%
Upper (≥120% AMI) 64.4% 13.7% 21.8%	Moderate (50-79% AMI)	44.7%	31.6%	23.7%
	Middle (80-119% AMI)	57.1%	14.3%	28.6%
Unknown/NA 54.5% 18.2% 27.3%	Upper (≥120% AMI)	64.4%	13.7%	21.8%
	Unknown/NA	54.5%	18.2%	27.3%

Table B-3: Lending Patterns by Race/Ethnicity (2017)

			Withdrawn/	
Jurisdiction	Approved	Denied	Incomplete	
Santee				
White				
Low (0-49% AMI)	44.5%	31.3%	24.2%	
Moderate (50-79% AMI)	53.3%	22.7%	23.9%	
Middle (80-119% AMI)	68.2%	10.7%	21.1%	
Upper (≥120% AMI)	70.6%	9.7%	19.8%	
Unknown/NA	56.1%	14.0%	29.9%	
Black				
Low (0-49% AMI)	0.0%	100.0%	0.0%	
Moderate (50-79% AMI)	36.4%	36.4%	27.3%	
Middle (80-119% AMI)	69.6%	21.7%	8.7%	
Upper (≥120% AMI)	72.0%	12.0%	16.0%	
Unknown/NA	80.0%	0.0%	20.0%	
Hispanic				
Low (0-49% AMI)	41.7%	29.2%	29.2%	
Moderate (50-79% AMI)	42.9%	30.2%	27.0%	
Middle (80-119% AMI)	58.1%	17.1%	24.8%	
Upper (≥120% AMI)	66.5%	12.1%	21.4%	
Unknown/NA	61.5%	15.4%	23.1%	
Asian				
Low (0-49% AMI)	20.0%	60.0%	20.0%	
Moderate (50-79% AMI)	52.6%	26.3%	21.1%	
Middle (80-119% AMI)	70.0%	8.0%	22.0%	
Upper (≥120% AMI)	55.6%	12.1%	32.3%	
Unknown/NA				
Solana Beach				
White				
Low (0-49% AMI)	18.2%	54.5%	27.3%	
Moderate (50-79% AMI)	38.9%	33.3%	27.8%	
Middle (80-119% AMI)	57.1%	23.8%	19.0%	
Upper (≥120% AMI)	64.8%	9.6%	25.6%	
Unknown/NA	50.0%	28.6%	21.4%	
Black				
Low (0-49% AMI)	0.0%	0.0%	0.0%	
Moderate (50-79% AMI)	0.0%	0.0%	0.0%	
Middle (80-119% AMI)	0.0%	0.0%	0.0%	
Upper (≥120% AMI)	0.0%	0.0%	100.0%	
Unknown/NA	0.0%	0.0%	0.0%	

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete		
Hispanic	<u> </u>		-		
Low (0-49% AMI)	0.0%	0.0%	0.0%		
Moderate (50-79% AMI)	0.0%	0.0%	100.0%		
Middle (80-119% AMI)	25.0%	75.0%	0.0%		
Upper (≥120% AMI)	68.2%	13.6%	18.2%		
Unknown/NA	0.0%	0.0%	0.0%		
Asian	1				
Low (0-49% AMI)	0.0%	100.0%	0.0%		
Moderate (50-79% AMI)	100.0%	0.0%	0.0%		
Middle (80-119% AMI)	0.0%	0.0%	100.0%		
Upper (≥120% AMI)	50.0%	12.5%	37.5%		
Unknown/NA	0.0%	0.0%	0.0%		
Vista	•				
White					
Low (0-49% AMI)	44.0%	27.5%	28.6%		
Moderate (50-79% AMI)	50.5%	23.3%	26.3%		
Middle (80-119% AMI)	61.5%	12.2%	26.3%		
Upper (≥120% AMI)	68.8%	10.5%	20.7%		
Unknown/NA	56.7%	10.4%	32.8%		
Black					
Low (0-49% AMI)	25.0%	25.0%	50.0%		
Moderate (50-79% AMI)	33.3%	25.0%	41.7%		
Middle (80-119% AMI)	41.2%	23.5%	35.3%		
Upper (≥120% AMI)	61.7%	18.3%	20.0%		
Unknown/NA	46.2%	7.7%	46.2%		
Hispanic					
Low (0-49% AMI)	24.7%	42.5%	32.9%		
Moderate (50-79% AMI)	45.6%	28.0%	26.4%		
Middle (80-119% AMI)	61.1%	13.8%	25.1%		
Upper (≥120% AMI)	62.9%	9.8%	27.3%		
Unknown/NA	55.8%	2.3%	41.9%		
Asian	Asian				
Low (0-49% AMI)	4.8%	61.9%	33.3%		
Moderate (50-79% AMI)	40.0%	35.0%	25.0%		
Middle (80-119% AMI)	64.1%	14.1%	21.8%		
Upper (≥120% AMI)	63.9%	10.6%	25.5%		
Unknown/NA	38.5%	15.4%	46.2%		

Table B-3: Lending Patterns by Race/Ethnicity (2017)

			Withdrawn/		
Jurisdiction	Approved	Denied	Incomplete		
Unincorporated County					
White					
Low (0-49% AMI)	37.1%	33.0%	29.8%		
Moderate (50-79% AMI)	53.0%	21.3%	25.7%		
Middle (80-119% AMI)	62.9%	14.5%	22.5%		
Upper (≥120% AMI)	66.5%	11.8%	21.7%		
Unknown/NA	57.8%	10.8%	31.4%		
Black					
Low (0-49% AMI)	27.3%	63.6%	9.1%		
Moderate (50-79% AMI)	45.1%	33.3%	21.6%		
Middle (80-119% AMI)	59.5%	15.9%	24.6%		
Upper (≥120% AMI)	62.1%	20.5%	17.4%		
Unknown/NA	65.9%	4.5%	29.5%		
Hispanic					
Low (0-49% AMI)	25.9%	43.7%	30.4%		
Moderate (50-79% AMI)	43.3%	23.8%	32.9%		
Middle (80-119% AMI)	54.0%	15.3%	30.7%		
Upper (≥120% AMI)	62.0%	15.0%	23.0%		
Unknown/NA	45.8%	15.3%	38.9%		
Asian					
Low (0-49% AMI)	21.7%	43.5%	34.8%		
Moderate (50-79% AMI)	56.6%	20.8%	22.6%		
Middle (80-119% AMI)	54.9%	20.6%	24.5%		
Upper (≥120% AMI)	60.6%	13.7%	25.7%		
Unknown/NA	45.0%	20.0%	35.0%		
San Diego County					
White					
Low (0-49% AMI)	41.6%	30.4%	27.9%		
Moderate (50-79% AMI)	54.0%	19.9%	26.0%		
Middle (80-119% AMI)	64.0%	13.1%	22.9%		
Upper (≥120% AMI)	66.9%	11.2%	21.9%		
Unknown/NA	55.7%	13.1%	31.2%		
Black	Black				
Low (0-49% AMI)	31.7%	49.2%	19.1%		
Moderate (50-79% AMI)	45.2%	27.6%	27.2%		
Middle (80-119% AMI)	57.5%	17.9%	24.6%		
Upper (≥120% AMI)	59.5%	18.1%	22.5%		
Unknown/NA	58.8%	9.3%	31.9%		

Table B-3: Lending Patterns by Race/Ethnicity (2017)

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Hispanic			
Low (0-49% AMI)	30.7%	38.1%	31.2%
Moderate (50-79% AMI)	47.4%	23.8%	28.8%
Middle (80-119% AMI)	58.8%	15.4%	25.8%
Upper (≥120% AMI)	61.7%	13.5%	24.8%
Unknown/NA	50.0%	14.2%	35.8%
Asian			
Low (0-49% AMI)	31.5%	38.5%	30.0%
Moderate (50-79% AMI)	51.7%	22.7%	25.6%
Middle (80-119% AMI)	58.8%	16.5%	24.7%
Upper (≥120% AMI)	63.7%	12.0%	24.3%
Unknown/NA	48.8%	12.3%	38.9%

Source: www.lendingpatterns.com, 2020